

Certificate Number: 03088-NJ-DE-032746051

Bankruptcy Case Number: 19-10706



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 30, 2019, at 11:38 o'clock AM CDT, Nelson I Antonio completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 30, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor